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K. D. Knull

Our Case No.: 8874/134

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JC504 U.S. PT04
09/715958
11/15/00

Examiner:

Group Art Unit No.:

Filing Date: November 15, 2000

For: Global Vendor Financing System
and Method

Commissioner for Patents
Washington, D.C. 20231

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed below and on the attached Form PTO-1449 be considered by the Examiner and made of record. Copies of the listed documents required by 37 C.F.R. § 1.98(a)(2) are enclosed for the convenience of the Examiner.

The references now cited are the following:


No.	Date	Title
4,799,156	January 17, 1989	Shavit et al.
5,644,721	July 1, 1997	Chung et al.
5,710,889	January 20, 1998	Clark et al.
5,794,218	August 11, 1998	Jennings et al.
5,864,827	January 26, 1999	Wilson
5,890,140	March 30, 1999	Clark et al.
5,933,816	August 3, 1999	Zeanah et al.
5,963,923	October 5, 1999	Garber
6,058,378	May 2, 2000	Clark et al.

In accordance with 37 C.F.R. § 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed to be an admission that the information cited is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed prior to the receipt of the first Official Action reflecting an examination on the merits and hence is believed to be timely filed in accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in connection with filing of this Information Disclosure Statement, however, should any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating to these material, the Commissioner is hereby authorized to deduct said fees from Brinks Hofer Gilson & Lione Deposit Account No. 23-1925. A duplicate copy of this document is enclosed.

Applicant(s) respectfully request that the listed documents be made of record in the present case.

Respectfully submitted,


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